

October 2021

DIP 1: Account # XXX6245

Total Cash Receipts

10/13/2021	\$981.00	Social Security
10/21/2021	\$54.00	Social Security
10/04/2021	\$2,278.75	September 2021 PR
10/29/2021	\$2,278.75	October 2021 PR

Total Deposits = \$5,592.50

Total Cash Disbursements

10/01/2021		\$1.00	Blue Shield Medical Insurance
10/01/2021	1028	\$2,468.02	Sesloc Residential Mortgage Payment
10/11/2021	1029	\$242.68	PG&E
10/15/2021	1030	\$12,357.88	Sesloc Residential Mortgage Payment - Arrears
10/18/2021		\$271.81	Hartford Ins. – Commercial Property
10/20/2021	1031	\$1,200.00	Morin Brothers Automotive
10/25/2021		\$243.03	Farmers Ins. – Automobile and Residential Property
10/26/2021	1032	\$39.77	So. Cal. Gas
10/29/2021	1033	\$43.90	Atascadero Mutual Water (not cleared yet)

Total Disbursements = \$16,868.09

October 2021

DIP 2: Account # XXX0147

Total Cash Receipts

10/04/2021	\$9,250.00	September 2021 Rent
10/29/2021	\$9,250.00	October 2021 Rent
Total Deposits = \$18,500.00		

Total Cash Disbursements

10/01/2021	9090	\$3,822.00	Sesloc Commercial Mortgage Payment
10/22/2021		\$8.00	Bank Service Charge
Total Disbursements = \$3,830.00			

Statement Ending 10/28/2021

MB&T Service Center
 6950 Hollister Ave Suite 102
 Goleta, CA 93117

RETURN SERVICE REQUESTED

HENRY ALAN MINARDO
 DEBTOR IN POSSESSION
 CASE NO.9:21-BK-10275-DS
 PO BOX 258
 ATASCADERO CA 93423-0258

Henry Alan Minardo

Page 1 of 4

Account Number:XXXXXXXX6245

How can we help you?



Phone

(800) 348-0146



Mail

P.O. Box 2460
 Santa Barbara, CA
 93120-2460



Online

<https://montecito.bank>

Summary of Accounts

Account Type	Account Number	Ending Balance
Everyday Checking	XXXXXXXX6245	\$30,564.90

Everyday Checking-XXXXXXXX6245

Account Summary

Date	Description	Amount
09/29/2021	Beginning Balance	\$44,174.09
	3 Credit(s) This Period	\$3,313.75
	10 Debit(s) This Period	\$16,922.94
10/28/2021	Ending Balance	\$30,564.90

Deposits

Date	Description	Amount
10/04/2021	MOBILE CHECK DEPOSIT	\$2,278.75

Electronic Credits

Date	Description	Amount
10/13/2021	SSA TREAS 310 XXSOC SEC XXXXX9375A SSA	\$981.00
10/21/2021	SSA TREAS 310 XXSOC SEC XXXXX9375A SSA	\$54.00

Other Debits

Date	Description	Amount
09/30/2021	SOCALGAS ARC PYMT 1026	\$42.93
10/01/2021	BLUESHIELDCA BILL PAY 16398237991	\$1.00
10/18/2021	THE HARTFORD NWTBCLSCIC 15791072	\$271.81
10/25/2021	FARMERS INS EFT PYMT A28122070709RBD	\$243.03
10/26/2021	SOCALGAS ARC PYMT 1032	\$39.77

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1027	09/30/2021	\$55.82	1029	10/15/2021	\$242.68	1031	10/28/2021	\$1,200.00
1028	10/05/2021	\$2,468.02	1030	10/18/2021	\$12,357.88			

* Indicates skipped check number



Important Information Regarding Your Ready Cash Reserve Account and Other Open-End (Not Home Secured) Lines of Credit
 We figure the INTEREST CHARGE on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance", we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance.

Important Information About Your Home Equity Line of Credit
 A daily FINANCE CHARGE will be imposed on all credit advances made under your Credit Line imposed from the date of each credit advance based on the "daily balance" method. To get the daily balance, we take the beginning balance of your Credit Line Account each day, add any new advances and subtract any payments or credits. The FINANCE CHARGE on your Credit Line Account is determined by applying the "Periodic Rate" to the balance described here in. Then we add together the periodic FINANCE CHARGES for each day in the billing cycle. This is your FINANCE CHARGE calculated by applying a Periodic Rate.

Your Billing Rights (Consumer Accounts Only)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: Montecito Bank & Trust, P.O. Box 2460, Santa Barbara, CA 93120-2460.

In your letter give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

In Case Of Errors Or Questions About Your Electronic Transfers (Consumer Accounts Only)

In case of errors or questions about your electronic transfers telephone us at (805) 963-7511 or (800) 348-0146 or write us at Montecito Bank & Trust, P.O. Box 2460, Santa Barbara CA 93120-2460 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. For consumer and sole proprietorship accounts, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes to complete our investigation. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

Please Examine this Statement and Any Enclosed Items At Once. If No Error is Reported Within 30 days, This Statement Will Be Considered Correct. All Items Credited Subject to Final Payment.

CHECKING ACCOUNT

How to balance your checkbook:

1. Subtract the monthly service charge and any other charges not previously deducted from your checkbook balance.
2. Add to your checkbook balance each Line of Credit Deposit, Automatic Deposit and any interest paid.
3. List and total the amount of all deposits entered in your checkbook that are not shown on the statement provided for "Deposits Not Credited".
4. Compare and check off each paid check against your checkbook record. List and total all checks you have not checked off in the space provided for "Checks Outstanding".
5. Perform the indicated steps in the "Statement Reconciliation" section.

If your checkbook and bank statement do not balance:

- Review last month's reconciliation to make sure any differences were corrected.
- Check additions and subtractions in your checkbook.
- Compare the amount of each check and deposit with the amount recorded in your checkbook and on this statement.
- Make sure all outstanding checks have been recorded under "Checks Outstanding".
- Make sure that each paid check listed on your statement has been recorded in your checkbook.
- Make sure that all electronic funds transfer transactions (if any) are listed.

Deposits Not Credited	
Date	Amount
Total	\$

Checks Outstanding	
Date	Amount
Total	\$

Statement Reconciliation	
Statement Ending Balance	\$
Add:	
Deposits Not Credited	+\$
Sub-Total	\$
Subtract:	
Checks Outstanding	\$
Total:	
Should Agree With Your Checkbook Balance	\$

Statement Ending 10/28/2021

Henry Alan Minardo

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Account Number:XXXXXXXX6245

Everyday Checking-XXXXXXXX6245 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/30/2021	\$44,075.34	10/13/2021	\$44,866.07	10/25/2021	\$31,804.67
10/01/2021	\$44,074.34	10/15/2021	\$44,623.39	10/26/2021	\$31,764.90
10/04/2021	\$46,353.09	10/18/2021	\$31,993.70	10/28/2021	\$30,564.90
10/05/2021	\$43,885.07	10/21/2021	\$32,047.70		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Register for online banking by going to <https://montecito.bank>

Statement Ending 10/22/2021

MB&T Service Center
 6950 Hollister Ave Suite 102
 Goleta, CA 93117

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HENRY ALAN MINARDO
 DEBTOR IN POSSESSION
 CASE NO.9:21-BK-10275-DS
 PO BOX 258
 ATASCADERO CA 93423-0258

Henry Alan Minardo

Page 1 of 4

Account Number:XXXXXXXX0147

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 93120-2460



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Summary of Accounts

Account Type	Account Number	Ending Balance
Everyday Checking	XXXXXXXX0147	\$5,520.00

Everyday Checking-XXXXXXXX0147

Account Summary

Date	Description	Amount
09/24/2021	Beginning Balance	\$100.00
	1 Credit(s) This Period	\$9,250.00
	2 Debit(s) This Period	\$3,830.00
10/22/2021	Ending Balance	\$5,520.00
	Service Charges	\$8.00

Deposits

Date	Description	Amount
✓ 10/04/2021	MOBILE CHECK DEPOSIT	\$9,250.00

Other Debits

Date	Description	Amount
✓ 10/22/2021	SERVICE CHARGE	\$8.00

Checks Cleared

Check Nbr	Date	Amount
✓ 9090	10/05/2021	\$3,822.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/04/2021	\$9,350.00	10/05/2021	\$5,528.00	10/22/2021	\$5,520.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





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- Make sure that each paid check listed on your statement has been recorded in your checkbook.
- Make sure that all electronic funds transfer transactions (if any) are listed.

Deposits Not Credited	
Date	Amount
Total	\$

Checks Outstanding	
Date	Amount
Total	\$

Statement Reconciliation

Statement Ending Balance	\$
Add:	
Deposits Not Credited	+\$
Sub-Total	\$
Subtract:	
Checks Outstanding	\$
Total:	
Should Agree With Your Checkbook Balance	\$

Everyday Checking-XXXXXXXX0147 (continued)

Service Charge Summary

Description	Amount
TOTAL MAINTENANCE FEE:	\$8.00
Total Service Charge	\$8.00

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